Case 16-27200-MBK Doc 33 Filed 03/17/17 Entered 03/17/17 15:10:51 Desc Main

Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlon@kmllawgroup.com

Attorneys for U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation Trust by Caliber Home Loans, Inc.

In Re:

Edward M. Drake

Debtor.

Order Filed on March 17, 2017 by Clerk U.S. Bankruptcy Court

District of New Jersev

Case No.: 16-27200-MBK

Adv. No.:

Hearing Date: 2/14/17 @10:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: March 17, 2017

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Edward M. Drake Case No.: 16-27200-MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, holder of a mortgage on real property located at 76 Valley View Road, High Bridge, NJ 08829, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esquire, attorney for Debtor, Edward M. Drake, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by April 9, 2017, or as may be further extended by an Order Extending Loss Mitigation; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to cure the arrears, surrender the property, or sell or refinance the property within thirty days of the denial; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.